

Fill in this information to identify the case:

Debtor 1 Michael William Henning  
aka Mike Henning

Debtor 2 \_\_\_\_\_

(Spouse, if filing)

United States Bankruptcy Court for the Middle District of Pennsylvania (Wilkes-Barre)

Case number 5:20-bk-02617-RNO

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Lakeview Loan Servicing, LLC

Court claim no. (if known): 10-1

Last 4 digits of any number you use to  
identify the debtor's account: 2455

Date of payment change: Forbearance

Must be at least 21 days after date  
of this notice

New total payment: Forbearance

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No.  
☐ Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment:

New escrow payment:

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No  
☐ Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No  
☐ Yes

Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Notice of forbearance arrangement based on debtor's(s') request (COVID19)

Current mortgage payment

New mortgage payment:

Debtor 1 Michael William Henning  
aka Mike Henning  
Print Name Middle Name Last Name

Case number (if known) 5:20-bk-02617-RNO

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Charles G. Wohlrab  
Signature

Date 01/20/2021

Print Charles G. Wohlrab  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid, Crane & Partners, PLLC.

Address 10700 Abbott's Bridge Road, Suite 170  
Number Street

Duluth, GA 30097  
City

State

ZIP Code

Contact Phone 470-321-7112

Email cwohlab@raslg.com

The use of Official Form 410S1 and of the electronic filing method for a Notice of Payment Change is being used to provide interested parties with notice of the forbearance arrangement, detailed below. It is only being used due to limitations on existing functionality available to limited users within the Courts' CMECF systems. The use of this form in no way implies that a payment change is occurring or has occurred on the account. This filing does not imply that the provisions of FRBP 3002.1 apply to this filing, nor does the Servicer\Creditor consent to the application of any provisions of FRBP 3002.1 to this filing.

### **NOTICE OF TEMPORARY FORBEARANCE**

Effective Date of Forbearance:

May 1, 2020 – January 1, 2021

Number of monthly payments in Forbearance

9

Lakeview Loan Servicing, LLC (“SERVICER”) hereby provides notice that due to a recent financial hardship resulting directly or indirectly from the COVID-19 emergency, the Debtor has requested, and SERVICER has provided a temporary suspension of mortgage payments. This short-term relief is consistent with the COVID-19 relief available under the Coronavirus Aid, Relief, and Economic Security (CARES) Act.

During this short-term relief, all terms and provisions of the mortgage note and security instrument, other than the payment obligations, will remain in full force and effect unless otherwise adjusted by this court or through a loan modification.

During the forbearance period and up to and including the time when that period ends, SERVICER will work with the Debtor, the Debtor’s attorney (if applicable) and the bankruptcy trustee on how to address the suspended payments in the long-term, including obtaining any necessary court consent and approval.

This Notice does not constitute an amendment or modification to the Debtor’s plan of reorganization, and does not relieve the Debtor of the responsibility to amend or modify the plan of reorganization to reflect the forbearance arrangement, if required.

**CERTIFICATE OF SERVICE**

I **HEREBY CERTIFY** that on January 21, 2021, I electronically filed the foregoing with the Clerk of Court by using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

**Michael William Henning  
4100 Fire Line Road  
Palmerton, PA 18071**

And via electronic mail to:

**Patrick James Best  
ARM Lawyers  
18 North 8th Street  
Stroudsburg, PA 18360**

**Charles J DeHart, III (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036**

**United States Trustee  
228 Walnut Street, Suite 1190  
Harrisburg, PA 17101**

By: /s/ Charles G. Wohlrab  
Charles G. Wohlrab, Esq.  
cwohlab@raslg.com